

TENNESSEE VALLEY FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3082454	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$174	\$182	4.4%		
Loans	\$118	\$115	-2.6%		
Construction & development	\$16	\$16	1.9%		
Closed-end 1-4 family residential	\$36	\$33	-7.7%		
Home equity	\$15	\$14	-5.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-42.2%		
Commercial & Industrial	\$6	\$7	5.8%		
Commercial real estate	\$41	\$42	1.1%		
Unused commitments	\$16	\$21	32.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$17	\$22	25.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$13	7.6%		
Cash & balances due	\$10	\$15	61.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$157	\$163	4.2%		
Deposits	\$138	\$144	4.4%		
Total other borrowings	\$18	\$19	1.4%		
FHLB advances	\$18	\$18	0.0%		
Equity					
Equity capital at quarter end	\$17	\$18	6.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.0%	--		
Tier 1 risk based capital ratio	12.8%	13.2%	--		
Total risk based capital ratio	14.0%	14.3%	--		
Return on equity ¹	-0.9%	4.2%	--		
Return on assets ¹	-0.1%	0.4%	--		
Net interest margin ¹	3.8%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	23.7%	23.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.2%	18.3%	0.0%	0.6%	--
Closed-end 1-4 family residential	5.5%	4.5%	0.0%	0.0%	--
Home equity	0.0%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.1%	0.4%	0.8%	0.0%	--
Commercial & Industrial	0.0%	2.1%	0.0%	0.0%	--
Commercial real estate	1.2%	1.7%	0.0%	0.0%	--
Total loans	6.2%	4.7%	0.0%	0.1%	--